

Information to identify the case:			
Debtor 1	Veronica Louise Hill		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	20-21541-CMB		
Social Security number or ITIN		xxx-xx-3827	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		13 5/15/20	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Veronica Louise Hill	
2. All other names used in the last 8 years		
3. Address	1077 Flatwoods Road Vanderbilt, PA 15486	
4. Debtor's attorney Name and address	David Z. Valencik Calaiaro Valencik 938 Penn Avenue, Suite 501 Pittsburgh, PA 15222-3708	Contact phone 412-232-0930 Email: dvalencik@c-vlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 6/16/20

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 13, 2020 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com , meetings@chapter13trusteedpa.com
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 9/11/20 Filing deadline: 7/24/20 Filing deadline: 11/12/20 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 7/13/20 at 09:00 AM , Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Veronica Louise Hill
 Debtor

Case No. 20-21541-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 309I

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jun 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2020.

db	+Veronica Louise Hill, 1077 Flatwoods Road, Vanderbilt, PA 15486-1205
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+Mark B. Peduto, Calaiaro Valencik, 938 Penn Avenue, Suite 501, Pittsburgh, PA 15222-3708
tr	+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15242474	+Fayette Waste, LLC, P.O. Box 1086, Uniontown, PA 15401-1086
15242476	+Lendmark, 5105 State Route 30, Suite A, Greensburg, PA 15601-3651
15253925	+Matthew D. Urban, Esquire, Weltman, Weinberg & Reis Co., L.P.A., 2500 Koppers Building, 436 Seventh Avenue, Pittsburgh, PA 15219-1842
15242477	+Michael T. McKeever, KML Law Group, P.C., BNY Independence Center, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538
15242478	+PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
15242479	+United States Attorneys Office WD PA, Attn: Jill Locnikar, Esquire, Joseph F. Weis, Jr. US Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: dvalencik@c-vlaw.com Jun 17 2020 04:15:42 David Z. Valencik, Calaiaro Valencik, 938 Penn Avenue, Suite 501, Pittsburgh, PA 15222-3708
smg	E-mail/Text: RVSVBICNOTICE1@state.pa.us Jun 17 2020 04:16:13 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jun 17 2020 04:16:26 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15242472	+EDI: GMACFS.COM Jun 17 2020 07:58:00 Ally, P.O. Box 380902, Bloomington, MN 55438-0902
15251999	EDI: GMACFS.COM Jun 17 2020 07:58:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004
15251714	EDI: CAPITALONE.COM Jun 17 2020 07:58:00 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15242473	EDI: DISCOVER.COM Jun 17 2020 07:58:00 Discover Bank, c/o Discover Products Inc., 6500 New Albany Road, New Albany, OH 43054
15249547	+EDI: DISCOVER.COM Jun 17 2020 07:58:00 Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
15242475	EDI: IRS.COM Jun 17 2020 07:58:00 IRS, 228 walnut street, Harrisburg, PA 17101
15252708	E-mail/Text: ktramble@lendmarkfinancial.com Jun 17 2020 04:15:43 Lendmark Financial Services, LLC, 2118 Usher St., Covington, GA 30014
15242480	EDI: CAPITALONE.COM Jun 17 2020 07:58:00 Visa, P.O. Box 71083, Charlotte, NC 28272-1083
	TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATION

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2020 at the address(es) listed below:

David Z. Valencik on behalf of Debtor Veronica Louise Hill dvalencik@c-vlaw.com, cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com
 James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
 Mark B. Peduto on behalf of Debtor Veronica Louise Hill mpeduto@c-vlaw.com, jadam@c-vlaw.com; ssimmons@c-vlaw.com; kmosur@c-law.com; apratt@c-vaw.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: bsil
Form ID: 309I

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Total Noticed: 21

Date Rcvd: Jun 16, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 5